

**Information to identify the case:**

Debtor 1	Andres M. Heredia	Social Security number or ITIN xxx-xx-6064
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-15425-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andres M. Heredia

6/22/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Andres M. Heredia  
Debtor

Case No. 18-15425-JKS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db 517397993	Andres M. Heredia, 6901 Polk St, Apt 1, Guttenberg, NJ 07093-1878 Capital One Bank USA, NA, c/o Lyons, Doughty, Veldhuis PC, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-1725
517397994	Capital One N.A., c/o the Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517397995	Capital One/GM Card, c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N, Roseville, MN 55113-1719
517398005	Ford Motor Credit Company LLC, c/o Michael J. Ingino, Esq., 1333 S University Dr Ste 201, Plantation, FL 33324-4001
517398006	Hudson Co.Sup.Ct/Docket#:DC00969117, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
517398007	Hudson Co.Sup.Ct/Docket#:DC01354617, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
517398008	Hudson Co.Sup.Ct/Docket#:DC01590917, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
517398011	Midland Funding LL, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517398017	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517398022	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517397989	EDI: AMEREXPR.COM Jun 23 2018 03:33:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517397990	EDI: AMEREXPR.COM Jun 23 2018 03:33:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
517397991	EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517397992	EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517397997	EDI: MID8.COM Jun 23 2018 03:33:00 Credit One Bank N.A., c/o Midland Funding LLC, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517397996	EDI: RESURGENT.COM Jun 23 2018 03:33:00 Credit One Bank N.A., c/o Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517397998	EDI: RCSFNBMARIN.COM Jun 23 2018 03:33:00 Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517397999	EDI: RCSFNBMARIN.COM Jun 23 2018 03:33:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517398000	EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517398001	EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517398002	EDI: TSYS2.COM Jun 23 2018 03:33:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517398004	EDI: AMINFOFP.COM Jun 23 2018 03:33:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
517398003	+EDI: AMINFOFP.COM Jun 23 2018 03:33:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517398009	EDI: RESURGENT.COM Jun 23 2018 03:33:00 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517398010	EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517398013	EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Assoc LLC, c/o Sheena Daneshyar, Esq., 120 Corporate Blvd, Norfolk, VA 23502-4952
517398012	EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517398014	EDI: RMSC.COM Jun 23 2018 03:33:00 Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
517401496	+EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517398015	EDI: PRA.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o Portfolio Reco Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517398016	EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517398018	EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517398019	EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
517398020	EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Motor Credit Corp, PO Box 9786, Cedar Rapids, IA 52409-0004
517398023	EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517398024 EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo Bank, PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517398021\* Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Rafael Gomez on behalf of Debtor Andres M. Heredia gomez@gomezlegal.com,  
G26361@notify.cincompass.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5